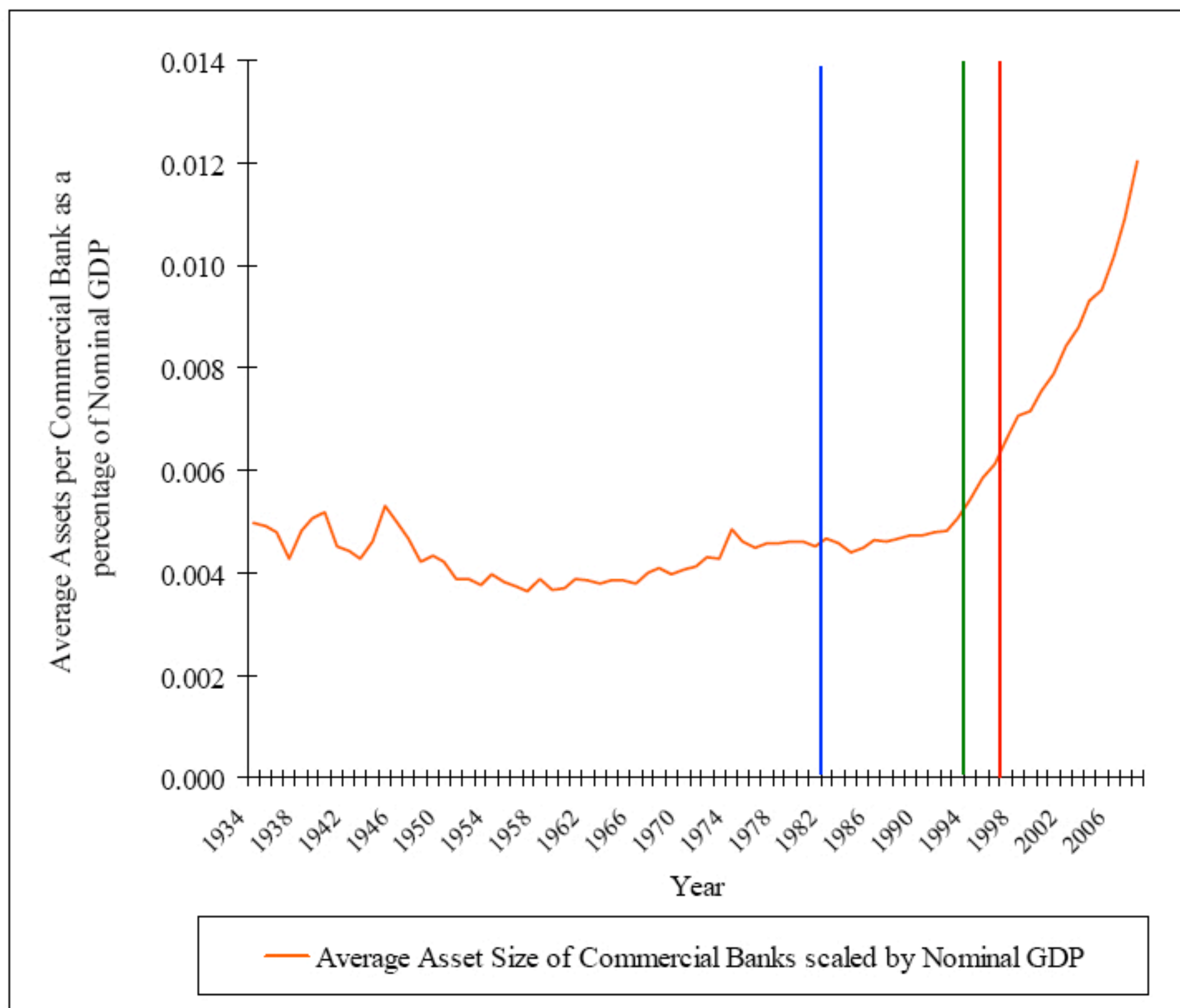


Chart 1: Average assets relative to GDP of US commercial banks^(a)



(a) Blue vertical line represents the 1982 Garn-St Germain Act, green vertical line represents the 1994 Riegle-Neal Act, red vertical line represents the Riegle-Neal Act coming into effect in 1997.

Source: FDIC and www.measuringworth.org